SickPay Plus

An insurance policy that pays cash directly to you when sickness or injury keeps you from working.

COMBINED INSURANCE

Let's make this easy.
Everyone can use a little extra help when you need to take sick days

SickPay Plus pays you cash if you can’t work because you’re sick or injured for up to six full months and the coverage begins from the very first day you can’t work.

Because no one plans on getting sick or injured.

But the reality is...

More than 40 million American workers do not have a single paid sick day.¹

So the risks are real.

And the truth is that many of us simply can’t afford to miss work.

Some of us can handle a day or two without pay. But what do you do when a sickness or injury keeps you out of work for a week or even months? With 7 out of 10 Americans living paycheck to paycheck,² how do you keep up with day-to-day expenses like:

- Mortgage or rent, car payments
- Child care, gas and groceries
- Utilities and phone

If you were sick or hurt, up to $2,000 per month to pay bills would help out, wouldn’t it?

¹ http://www.ahrq.gov/research/feb11/0211RA33.htm
² American Payroll Association, “Getting Paid in America” Survey, 2010
Your coverage begins Day One when you’re sick or hurt and can’t work

When you are sick or hurt and can’t work, you’re not getting paid but you’re still getting bills. That’s when SickPay Plus can help by paying you cash so you can get a handle on day-to-day living expenses that won’t wait until you get better.*

Benefits

Pays cash directly to you

- For up to six full months
- Up to $2,000 per month
- Pays cash on top of other benefits
- You choose the benefit amount that’s right for you

It’s affordable and easy to qualify

- Discounts up to 35% to reward your healthy lifestyle
- Requires no medical exam, just simple health questions
- All occupations are eligible

Coverage is comprehensive and flexible

- Coverage begins the first day you’re sick or injured and under a doctor’s care
- Includes a full range of coverage for the things that keep us from working, from a flu bug, sprain, or broken bone to surgery, hospitalization, or complications during pregnancy
- Covers injury AND sickness (with selected plan)
- Covers you 24 hours a day, every day of the year
- Goes with you if you change jobs
- Your spouse can be protected, too

Filing claims is easy

* Sickness is optional coverage available to you, if you qualify.
SickPay Plus has two parts

- **Accident/Injury and Sickness Protection** — Pays you cash if you can’t work due to sickness, injury, or accident

- **Accident/Injury Protection** — Pays you cash if you can’t work due to accident or injury

You choose the monthly cash benefit that’s right for you.

$800  $1,000  $1,500  $2,000

If you choose a monthly benefit of $2,000 ...

<table>
<thead>
<tr>
<th>What’s covered? As long as you’re under a doctor’s care:</th>
<th>Maximum benefit per year, up to</th>
<th>Maximum benefit each occurrence, up to</th>
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</thead>
<tbody>
<tr>
<td><strong>UP TO 2 MONTHS</strong></td>
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<td>$4,000</td>
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<td>Minor injuries such as sprains and strains</td>
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<td>Minor illnesses such as sinusitis, flu, asthma,</td>
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<td>bronchitis, pneumonia</td>
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<td><strong>UP TO 4 MONTHS</strong></td>
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<td>$8,000</td>
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<td>Injuries or illnesses that require hospitalization,</td>
<td></td>
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<tr>
<td>in or outpatient surgery, C-section or fractures...</td>
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<tr>
<td><strong>UP TO 6 MONTHS</strong></td>
<td></td>
<td>$12,000</td>
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<tr>
<td>Serious conditions such as heart attack, cancer,</td>
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<td>stroke, paralysis, hip fracture, and more...*</td>
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</tbody>
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*Other covered injuries are Amputation, Blindness, Dismemberment, Herniated Disc, Hip or Spinal Fracture, Severe Burns, Paralysis

Other covered illnesses are Brain Tumor, Kidney Failure, Heart Surgery, Multiple Sclerosis, Organ Transplant
SickPay Plus in action:

Let's look at a few examples.

**SickPay Plus Accident and Sickness Protection**

A 35-year-old house painter suddenly comes down with a bad case of the flu that keeps him from work all week.

But he's got cash coming in to help with expenses for every day he can't work — for up to 2 months, under the optional sickness coverage.

A shopkeeper goes on a walk with his wife and has a heart attack. He survives, but he can't get back to work immediately.

Fortunately, he'll get cash for every day he can't work to help with living expenses — for up to 6 months, under the optional sickness coverage.

And you're covered for accidents and injuries, too, as in the following example:

**SickPay Plus Accident Protection**

A young waitress breaks her ankle running. There's no way she can stand on her feet and wait tables.

She would receive cash payments for every day she couldn't work — for up to 4 months, under the accident coverage.

You'll need to be under the care of a doctor to be covered.
Exclusions and Limitations

Under the Accident/Injury coverage, benefits will not be paid for:

- Any sickness or disease
- Attempted suicide* or intentionally self-inflicted injury

Under the Sickness coverage, benefits will not be paid for:

- Attempted suicide* or intentionally self-inflicted injury
- Accidental bodily injury; alcoholism or drug addiction**
- Mental or emotional disorders
- Normal pregnancy or childbirth
- Cosmetic surgery or other elective procedures that are not medically necessary
- Any other condition excluded by name or specific description in an exclusionary rider
- Preexisting conditions are not covered for the first 24 months

* In MO, while sane. Not applicable in MN.
** Not applicable in MN.

Policy effective date is generally 15 days from your application date, but may be delayed due to underwriting acceptance. Please check your policy for the effective date.

Filing claims is easy. Look for your insurance card in the mail.

You'll receive an insurance card in the mail with a snapshot of your benefits and how to file a claim. So all the information will be at your fingertips.

To be paid benefits you must have a covered injury or sickness, be under the care of a doctor, and be unable to perform your usual duties.
Top 5 reasons why SickPay Plus is right for you

1. Your coverage begins Day One when you’re sick or hurt and can’t work.
2. Pays cash directly to you when you need it most.
3. Pays cash in addition to other benefits you receive.
4. It’s affordable protection that helps you take care of you and your family.
5. Offers discounts up to 35% for healthy lifestyles.

Common Questions

Q: “How is this different from other insurance company coverage?”
A: SickPay Plus coverage begins the first day you’re sick or injured. It’s affordable and offers nonsmoking and healthy-weight discounts that can save you up to 35%.

Q: “Do I get paid even if my job pays for sick days?”
A: Yes, SickPay Plus pays in addition to other benefits you receive.

Q: “What happens to my coverage if I lose my job?”
A: You’re still covered if you are unable to perform your normal activities like housekeeping, shopping, driving, yard work, or child care.

Q: “What happens next?”
A: You’ll receive your insurance policy in the mail. You’ll also receive an insurance card for your wallet with a snapshot of your benefits and how to file a claim. So all the information is at your fingertips.

Q: “What happens if I don’t qualify for sickness coverage?”
A: You can still be protected for accidents and injuries.
Other Important Information

Eligibility

To be eligible for Recovery Benefits under the Accidental Injury Recovery Policy you must be in an Accidental Injury Recovery Period which is defined as the period in which you are unable to perform all the material duties of your regular occupation (usual activities if not employed) due to injury or injuries sustained in a covered accident; and you must be under the regular care of a Physician.

If you purchased the optional Sickness Recovery Rider, to be eligible for Recovery Benefits under the Sickness Recovery Rider you must be in a Sickness Recovery Period which is defined as the period in which you are unable to perform all the material duties of your regular occupation (usual activities if not employed) due to a covered sickness; and you must be under the regular care of a Physician.

Definitions

Preexisting Condition means a bodily illness or disease which was diagnosed or treated by a Physician within the 24 months preceding the Effective Date of this rider. Loss caused by a Preexisting Condition is not covered unless such loss begins after 24 months from the Effective Date of this rider.

Pro-rata Benefits means if a Recovery Period or any portion thereof is less than a full month, Combined Insurance will pay a pro-rata benefit based on the number of days the insured is in a Recovery Period.

Limitations

Concurrent and Recurrent Recovery Periods

If an Insured is in a Recovery Period as the result of more than one covered loss, only one Recovery Period Benefit, the one with the longest maximum benefit period, will be payable at any one time.

Successive (recurrent) Recovery Periods will be considered one Recovery Period unless such periods are separated by at least 180 consecutive days or the Recovery Periods resulted from different or unrelated injuries or sicknesses.

Maximum Benefit Period is the maximum number of months for which monthly benefits may be payable.

The Maximum Benefit Period applicable for a loss will vary from two, four or six months depending on the nature of the loss sustained. Not all claims will qualify for the Maximum Benefit Period. The maximum annual benefit for losses under Section C of the policy is two months per Insured per year under the Accident Policy (and, if purchased, under the Sickness Rider).

The Accident Policy (and Sickness Rider, if purchased) is Non-cancellable and Guaranteed Renewable* to age 72.

(*) Not applicable in North Dakota

IMPORTANT: This brochure contains a brief description of benefits under Accident Recovery Policy (Form No. series 14066, 14072, 14078, 14123) and Sickness Recovery Rider (Form No. series 12575, 12583, 12589, 12618); Accident Only Disability Policy (Form No. series 14092, 14117) and Sickness Only Disability Rider (Form No. series 12600, 12612); See the policy for complete details of benefits and exclusions/limitations.

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